

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Phillip S Blaisdell
Sara E Blaisdell
Debtors

Case No. 19-05217-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 42

Date Rcvd: Apr 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2020.

db/jdb
5279500 +Phillip S Blaisdell, Sara E Blaisdell, 2175 Cloverfield Drive, Lebanon, PA 17046-1846
5279501 +AES / RBS Citizens Nat, PO Box 61047, Harrisburg, PA 17106-1047
5279501 +AES Key Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
5279505 +Blouch Fuel Service, 440 S 9th Street, Lebanon, PA 17042-6601
5279507 BuleCross and BlueShield, Pharmacy Programs, PO Box 847857, Dallas, TX 75284-7857
5279509 Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
5279508 +Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
5279512 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
5279515 Complete Collection Services, 1007 N Federal HWY, #280, Fort Lauderdale, FL 33304-1422
5279499 EO Visa Card, Credit Card Services, PO Box 530942, Atlanta, GA 30353-0942
5279516 +Jonestown Bank and Trust Company, 2 West Market Street, Jonestown, PA 17038-9628
5279517 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5279518 +Lebanon Federal Credit Union, 300 Schneider Drive, Lebanon, PA 17046-4877
5279520 Met-Ed, PO Box 3687, Akron, OH 44309-3687
5279521 Midland Credit Management, 230 Camino De La Reina, Suite 100, San Diego, CA 92108
5279523 PAM - DelDOT, PO Box 3032, Milwaukee, WI 53201-3032
5279527 PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534
5279528 +PNC Mortgage, a Division of PNC Ban, 3232 Newmark Drive, Miamisburg, OH 45342-5433
5279524 +Penn Medicine Lancaster General Hea, 555 North Duke Street, Lancaster, PA 17602-2207
5279525 Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
5279526 Penn State Hershey Medical Center, MC A410, PO Box 853, Hershey, PA 17033-0853
5279531 +Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
5279534 System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
5279535 Transworld Systems Inc, PO Box 15095, Wilmington, DE 19850-5095
5279536 Wellspring Health, P.O. Box 742688, Cincinnati, OH 45274-2688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Apr 13 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5279502 +EDI: GMACFS.COM Apr 13 2020 23:18:00 Ally Financial, PO Box 380901,
Bloomington, MN 55438-0901
5279503 +E-mail/Text: documents@apellesnow.com Apr 13 2020 19:44:02 Apelles,
3700 Corporate Drive, Suite 240, Columbus, OH 43231-5001
5279504 EDI: BANKAMER.COM Apr 13 2020 23:23:00 Bank of America, PO Box 982238,
El Paso, TX 79998
5279506 EDI: WFNNB.COM Apr 13 2020 23:23:00 Boscov's, P.O. Box 659622,
San Antonio, TX 78265-9622
5279510 E-mail/Text: cms-bk@cms-collect.com Apr 13 2020 19:43:46 Capital Management Services,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317
5279511 +EDI: CAPITALONE.COM Apr 13 2020 23:23:00 Capital One Bank, USA, NA, PO Box 30281,
Salt Lake City, UT 84130-0281
5279513 +EDI: CITICORP.COM Apr 13 2020 23:23:00 Citi Cards CBNA, PO Box 6217,
Sioux Falls, SD 57117-6217
5279514 +E-mail/Text: mediamanagers@clientservices.com Apr 13 2020 19:43:37 Client Services, Inc.,
3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
5279519 EDI: RMSC.COM Apr 13 2020 23:23:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
5279522 +E-mail/Text: Bankruptcies@nragroup.com Apr 13 2020 19:44:10 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
5279529 EDI: PRA.COM Apr 13 2020 23:18:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23541
5279530 +EDI: PRA.COM Apr 13 2020 23:18:00 Portfolio Recovery Services, 150 Corporate Blvd.,
Norfolk, VA 23502-4952
5279532 E-mail/Text: clientservices@sourcerm.com Apr 13 2020 19:44:03 Source Receivables Management,
PO Box 4068, Greensboro, NC 27404-4068
5279533 EDI: STFM.COM Apr 13 2020 23:23:00 State Farm Bank, Attn Credit Reporting,
Bloomington, IL 61702
5317776 EDI: BECKLEE.COM Apr 13 2020 23:18:00 State Farm Bank, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5280097 +EDI: RMSC.COM Apr 13 2020 23:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
5279537 ##+Women's Health Center of Lebanon Lt, 300 Willow Street, Lebanon, PA 17046-4871

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jason J Schibinger on behalf of Debtor 2 Sara E Blaisdell schibinger@buzgondavis.com
Jason J Schibinger on behalf of Debtor 1 Phillip S Blaisdell schibinger@buzgondavis.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Phillip S Blaisdell
First Name Middle Name Last Name

Debtor 2 Sara E Blaisdell
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05217-HWV

Social Security number or ITIN xxx-xx-5591
EIN --_-----

Social Security number or ITIN xxx-xx-0130
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phillip S Blaisdell

Sara E Blaisdell

**By the
court:**



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

4/13/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.